

BANK OF COMMERCE HOLDINGS

	CPP Disbursement Date 11/14/2008	RSSD (Holding Company) 1030040	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$807	\$924	14.4%		
Loans	\$626	\$636	1.6%		
Construction & development	\$62	\$43	-29.6%		
Closed-end 1-4 family residential	\$118	\$135	14.3%		
Home equity	\$24	\$32	35.1%		
Credit card	\$0	\$0			
Other consumer	\$3	\$4	63.7%		
Commercial & Industrial	\$132	\$133	0.8%		
Commercial real estate	\$261	\$265	1.5%		
Unused commitments	\$123	\$147	19.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$29	\$65	126.4%		
Asset-backed securities	\$3	\$5	75.2%		
Other securities	\$49	\$119	145.4%		
Cash & balances due	\$68	\$62	-8.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$194			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$195			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$730	\$818	11.9%		
Deposits	\$644	\$656	1.9%		
Total other borrowings	\$80	\$155	94.1%		
FHLB advances	\$70	\$141	101.4%		
Equity					
Equity capital at quarter end	\$77	\$106	38.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$25	NA		
Performance Ratios					
Tier 1 leverage ratio	9.4%	11.6%	--		
Tier 1 risk based capital ratio	11.5%	13.3%	--		
Total risk based capital ratio	12.8%	14.6%	--		
Return on equity ¹	8.2%	4.8%	--		
Return on assets ¹	0.8%	0.6%	--		
Net interest margin ¹	4.2%	4.0%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	106.9%	62.4%	--		
Loss provision to net charge-offs (qtr)	374.6%	63.5%	--		
Net charge-offs to average loans and leases ¹	0.5%	4.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	1.4%	0.8%	0.2%	1.7%	--
Closed-end 1-4 family residential	2.9%	7.9%	0.3%	0.9%	--
Home equity	0.8%	0.3%	0.1%	1.6%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.1%	0.0%	--
Commercial & Industrial	0.2%	1.7%	0.0%	1.9%	--
Commercial real estate	2.2%	2.7%	0.2%	0.8%	--
Total loans	1.7%	3.2%	0.1%	1.1%	--